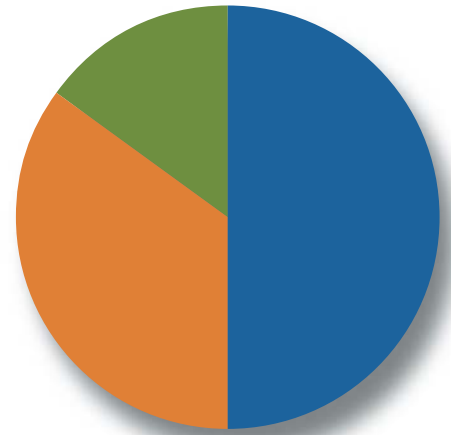


Get Investment Guidance. Retire on Target.



It's never too soon to plan for retirement. Power up your employer's group retirement plan with online investment guidance from Morningstar® Guidance OnlineSM, a service selected by your employer to help you get the most out of your plan.

Set a Retirement Goal

We'll help you set a retirement income goal, then show you whether you're on track to reach your goal.

Adjust Your Goal

If you're falling short of your target, we'll give you options to improve your odds.

Receive Investment Guidance

Based on our analysis of your goals and resources, we'll give you suggestions for allocating your plan investment choices among the crucial asset classes.

Diversify Your Portfolio

We ensure diversification across investment styles and industry sectors. That means the potential of holding too much in one area at the wrong time will be reduced.

Retirement Planner ?

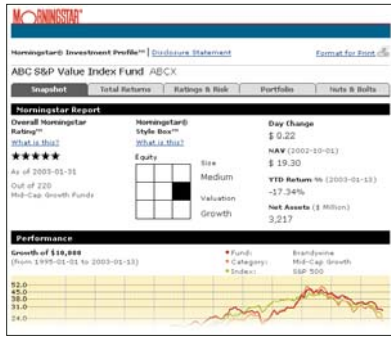
Your Suggested Plan	On Target? Yes	Contribution Rate Total	Asset Mix Balanced
Projected Annual Income			
Target Income Goal			
Above Goal			
	\$ 58,000		
	\$ 55,000		
	+\$ 3,000		

Asset Mix Overview	Asset Class	Allocation	Suggested Portfolio
	Stock	45%	Investments
	● Large Stock	35%	● Large Stock
	● Mid/Small Stock	5%	<u>ABC Equity Index Fund</u>
	● International Stock	5%	<u>US Tactical Asst Allocation Fund</u>
	● Bond	45%	
● Cash	10%		
			Current Invest.% Future Contrib.%
			<input type="text" value="32.50"/> <input type="text" value="40.00"/>
			<input type="text" value="18.00"/> <input type="text" value="24.00"/>
			Mid/Small Stock
			<u>ABC S&P Value Index Fund</u>
			<input type="text" value="10.00"/> <input type="text" value="12.00"/>
			<u>US Debt Index Fund E</u>
			<input type="text" value="18.50"/> <input type="text" value="11.00"/>
			<u>Eafe Equity Index Fd E</u>
			<input type="text" value="13.00"/> <input type="text" value="06.00"/>
			Bonds Options
			<u>Int Term Gov Bd Index Fd E</u>
			<input type="text" value="08.00"/> <input type="text" value="07.00"/>
		Overall Total	100% 100%

Asset Mix Adjustment

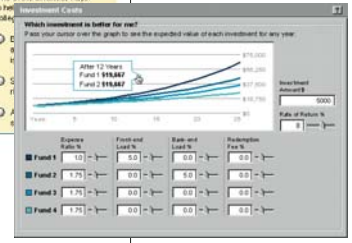
0% stocks 100% stocks

Conservative
Balanced
Aggressive



These screen shots are for illustrative purposes only and are not a representation of actual names or results.

Name	Morningstar Category	Load-Adj Return YTD as of 1-21-03	Load-Adj Return 5-Yr as of 1-21-03	Overall Rating as of 1-31-03
1 ABC Equity Index Fund	Mid-Cap Growth	-1.20	7.77	★★★★
2 US Tactical Asst Allocation Fund E	Small Value	-2.92	14.35	★★★★★
3 ABC S&P Value Index Fund	Large Blend	-0.84	9.00	★★★★
4 Int Term Gov Bd Index Fd E	Large Growth	-2.36	12.35	★★★★★
5 Eate Equity Index Fd E	Mid-Cap Growth	-4.87	14.94	★★★★



Valuable Tools and Other Resources

Research Lab

The Research Lab lets you analyze every available investment choice in your employer's plan using Morningstar's world-class data and analysis.

Learning Station

In the Learning Station, you can find articles and interactive calculators on almost any investing topic from college savings to IRAs to plan loans.

Getting Started

Gather Your Statements

To give you the best possible investment suggestions, we'll need some information about your financial situation.

You may need to gather information for your spouse or partner as well.

- ▶ Your most recent plan statement
- ▶ Statements from any investment accounts outside your company plan
- ▶ Your most recent tax return
- ▶ Your most recent pay stub
- ▶ Your annual statement from Social Security

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